

English, Grade 10 Academic ENG2D	
Lesson 1: Financial Decisions & Character Motivation	
<p>Connections to Financial Literacy</p> <p>In this lesson students will reflect upon the financial decisions made by characters in short stories. Through discussion, critical analysis and reflective journals, students will gain a better understanding of implications of financial decisions and personal finance planning such as budgeting, saving and investing.</p> <p>Through the examination and self-reflection of financial decisions, the students will be better equipped at “having the knowledge and skills needed to make responsible economic and financial decisions with competence and confidence” (<i>Sound Investment: Financial Literacy Education in Ontario Schools</i>, p. 7)</p> <p>“In developing “critical literacy [skills] related to financial issues, [the] goal is to help students acquire the knowledge and skills that will enable them to understand and respond to complex issues regarding their own personal finances and... and the social, environmental, and ethical implications of their own choices as consumers.” (<i>Financial Literacy: Scope and Sequence of Expectations 9-12</i>, p. 3)</p>	<p>Text Forms Explored in Lesson</p> <p>Short stories</p> <p>Text Forms Created in Lesson</p> <p>EXIT slips</p> <p>Graphic Organizer (Placemat)</p> <p>Discussion Board/ Journal Entries/ Blog Post</p>
Curriculum Expectations	
ORAL COMMUNICATION	
<p>Overall Expectations: By the end of this course, students will:</p>	
<p>1. Listening to Understand: listen in order to understand and respond appropriately in a variety of situations for a variety of purposes</p>	<p>Specific Expectations:</p> <p>Purpose 1.1 identify the purpose of a variety of listening tasks and set goals for specific tasks</p> <p>Using Active Listening Strategies 1.2 select and use appropriate active listening strategies when participating in a variety of classroom interactions</p>

2. Speaking to Communicate: use speaking skills and strategies appropriately to communicate with different audiences for a variety of purposes

Purpose

2.1 communicate orally for a variety of purposes, using language appropriate for the intended audience

Interpersonal Speaking Strategies

2.2 demonstrate an understanding of a variety of interpersonal speaking strategies and adapt them to suit the purpose, situation, and audience, exhibiting sensitivity to cultural differences

Clarity and Coherence

2.3 communicate in a clear, coherent manner, using a structure and style appropriate to the purpose, subject matter, and intended audience

READING AND LITERATURE STUDIES

Overall Expectations:

By the end of this course, students will:

Specific Expectations:

1. Reading for Meaning: read and demonstrate an understanding of a variety of informational, literary, and graphic texts, using a range of strategies to construct meaning

Variety of Texts

1.1 read a variety of student- and teacher-selected texts from diverse cultures and historical periods, identifying specific purposes for reading

Using Reading Comprehension Strategies

1.2 select and use appropriate reading comprehension strategies before, during, and after reading to understand texts, including increasingly complex texts

Demonstrating Understanding of Content

1.3 identify the most important ideas and supporting details in texts, including increasingly complex texts

Making Inferences

1.4 make and explain inferences about texts, including increasingly complex texts, supporting their explanations with well-chosen stated and implied ideas from the texts

Extending Understanding of Texts

1.5 extend understanding of texts, including increasingly complex texts, by making appropriate connections between the ideas in them and personal knowledge, experience, and insights; other texts; and the world around them

Analysing Texts

1.6 analyse texts in terms of the information, ideas, issues, or themes they explore, examining how various aspects of the texts contribute to the presentation or development of these elements

WRITING

Overall Expectations: By the end of this course, students will:	Specific Expectations:
1. Developing and Organizing Content: generate, gather, and organize ideas and information to write for an intended purpose and audience	Identifying Topic, Purpose, and Audience 1.1 identify the topic, purpose, and audience for a variety of writing tasks Generating and Developing Ideas 1.2 generate, expand, explore, and focus ideas for potential writing tasks, using a variety of strategies and print, electronic, and other resources, as appropriate Research 1.3 locate and select information to appropriately support ideas for writing, using a variety of strategies and print, electronic, and other resources, as appropriate Organizing Ideas 1.4 identify, sort, and order main ideas and supporting details for writing tasks, using a variety of strategies and organizational patterns suited to the content and the purpose for writing Reviewing Content 1.5 determine whether the ideas and information gathered are relevant to the topic, accurate, and complete and appropriately meet the requirements of the writing task
2. Using Knowledge of Form and Style: draft and revise their writing, using a variety of informational, literary, and graphic forms and stylistic elements appropriate for the purpose and audience	Form 2.1 write for different purposes and audiences using a variety of literary, graphic, and informational forms Voice 2.2 establish a distinctive voice in their writing, modifying language and tone skilfully to suit the form, audience, and purpose for writing Revision 2.6 revise drafts to improve the content, organization, clarity, and style of their written work, using a variety of teacher-modelled strategies Producing Drafts 2.7 produce revised drafts of texts, including increasingly complex texts, written to meet criteria identified by the teacher, based on the curriculum expectations
3. Applying Knowledge of Conventions: use editing, proofreading, and publishing skills and strategies, and knowledge of language conventions, to correct errors, refine expression, and present their work effectively	Punctuation 3.3 use punctuation correctly and appropriately to communicate their intended meaning Grammar 3.4 use grammar conventions correctly and appropriately to communicate their intended meaning clearly and fluently Proofreading 3.5 proofread and correct their writing, using guidelines developed with the teacher and peers

Publishing

3.6 use a variety of presentation features, including print and script, fonts, graphics, and layout, to improve the clarity and coherence of their work and to heighten its appeal for their audience

Producing Finished Works

3.7 produce pieces of published work to meet criteria identified by the teacher, based on the curriculum expectations

Learning Goals

At the end of this lesson, students will know, understand and/or be able to...

- Identify and employ strategies of critical analysis of elements of a text;
- Define and relate financial concepts to a critical analysis of a text;
- Examine and reflect upon the relationships between financial choices and values that are addressed through fictional texts;
- Reflect on and communicate learning with regards to financial choices and values in short fiction;
- Reflect on strategies used in analyzing a text in order to assess their personal strengths and next steps in analyzing literary texts.

Instructional Components and Context

Readiness & Instructional Strategies	Terminology	Materials
<p>Readiness Students should have:</p> <ul style="list-style-type: none"> • Familiarity with reading, analyzing and discussing short fiction. • Familiarity with analyzing basic elements of fiction: plot, setting, characters, setting, tone, mood, atmosphere. • Collaborative group skills (active listening, taking turns, responding to peers) • Familiarity with some financial terminology (see Terminology section) • Experience with discussing literature online through 	<p>Terminology (source: econedlink.org)</p> <p>Money: Anything that is generally accepted as final payment for goods and services; serves as a medium of exchange, a store of value and a standard of value. Characteristics of money are portability, stability in value, uniformity, durability and acceptance.</p> <p>Expenses: payments for goods and services</p> <p>Income: Payments earned by households for selling or renting their productive resources. May include salaries, wages, interest and dividends.</p> <p>Budget: A spending-and-savings</p>	<p>Materials</p> <p>Minds On</p> <ul style="list-style-type: none"> • Copies of Short Fiction that addresses financial themes (refer to Grade 10 Appendix 1-2: List of Texts) <p>Action</p> <ul style="list-style-type: none"> • Grade 10 Appendix 1-1: Checklist for Blog Response • Chart Paper for place mat activities • Grade 10 Handout 1-1: Placemat Activity • Grade 10 Handout 1-2:

discussion boards and/or blogging sites.	<p>plan, based on estimated income and expenses for an individual or an organization, covering a specific time period.</p> <p>Financial Goal: a measureable and specific objective with regards to finances which can be reached in a prescribed period of time</p> <p>Values: Ideals that motivate and guide a person's life and define them as an individual i.e. honesty, trust, etc. (source makeitcount.ca)</p> <p>Spending: to use money immediately to buy goods and services</p>	<p>Money and Values</p> <ul style="list-style-type: none"> • Access to the internet • Access to online resources/ tools: <ul style="list-style-type: none"> ⇒ for Online Literature Circles – Wikispaces ⇒ for Journaling & Blogging Sites – Tumblr, Wordpress, Blogger ⇒ for Presentations – Prezi, Animoto <p>Consolidation</p> <ul style="list-style-type: none"> • Grade 10 Handout 1-3: Exit Tickets
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Minds On

- ♦ Establishing a positive learning environment
- ♦ Connecting to prior learning and/or experiences
- ♦ Setting the context for learning

Lesson Description

Notes to teacher:

Whole Class

Part 1

- Teacher leads class discussion on a brainstormed shared definition of “Money”
- Prompting questions for students (can be placed on a PowerPoint slide or chart paper):
 - What is money and why is it needed in society?
 - What do you (personally) do with your money?
 - What do you “need” money for? What do you “want” money for? In your view what percentage should be allocated toward the “needs” in life? (food, shelter and basic clothing)

Part 2

- Teacher provides students with a definition of “values”
- In small groups, students discuss their own definitions of this term along with

Suggested Accommodations for IEP Students

Instructional

Duplicated notes, ability grouping, partnering, assistive technology (text-to-speech software i.e. wordQ or Premier), graphic organizers, mind maps, repetition of information, reduced/uncluttered format, rewording or rephrasing of information, extra time for processing

Environmental

Strategic seating, alternative workspace (for independent activities)

Assessment

Extended time limits, verbatim scribing, oral responses, reduction in number of tasks, assistive technology (text to text, text to speech)

<p>possible examples of values in their lives (family, work, friends, etc.)</p> <ul style="list-style-type: none"> Teacher leads class discussion on how values are intrinsically connected with money choices and how values can be connected to financial decisions. (i.e. if you value education, you would save money to pay for your education after high school) Students can continue their discussions in small groups and brainstorm at least three major financial decisions that are affected by values 	<div data-bbox="829 222 886 268"></div> <p>Differentiation of process: discussion begins in small groups and is extended to online environment on discussion board. Content of discussion can be recorded and noted for future use.</p> <p>Teacher provides oral feedback to students when they are in small groups or as responses to posts made by individual students in online discussion board, to ensure that discussion is focused on main topics of money, wants, needs, and values.</p>
<p>Action</p> <ul style="list-style-type: none"> Introducing new learning or extending/reinforcing prior learning Providing opportunities for practice and application of learning (guided → independent) 	
<p>Lesson Description</p>	<p>Notes to teacher:</p>
<p>Small Groups → Guided → Group Discussion/Placemats</p> <p>Following the reading of a short story the class will be broken up into small groups. In small groups students will review the elements of the story/novel/play and create a placemat with the following criteria (refer to appendix 1):</p> <ul style="list-style-type: none"> Choose one of the main characters from the story Using the character consider the following questions and respond in the appropriate placemat area. <ul style="list-style-type: none"> What was money needed for in the story? Were their interactions with money in the story influenced by their values? Why or Why not? What did the characters want to do with the money? Using examples from the story (plot examples and quotations), identify and describe the character's values (i.e. family, love, friendship, health) <p>Independent → Individual Extension → Refer to Grade 10 Handout 1-1: Placemat Activity – Money and Values</p> <ul style="list-style-type: none"> Students record findings from their discussions. After considering the perspective of the character in the story, 	<div data-bbox="873 846 922 867">AOL</div> <p>Assessment for Learning:</p> <p>Circulate and check for understanding of story and financial terminology.</p> <p>Students should be able to identify a value in the life of a character and support their thinking with at least one example from the text. The discussion</p> <p>Provide feedback on examples and collaborative interaction.</p> <div data-bbox="873 1182 922 1203">AOL</div> <p>Assessment as learning</p> <ul style="list-style-type: none"> Students co-construct criteria after viewing an examples of a blog. Refer to Grade 10 Appendix 1-1: Checklist for Blog Response for a guideline of criteria which the teacher will guide students to generate. <p>Teachers are encouraged to provide the students with descriptive feedback, based on the specific criteria generated by the class.</p>

students also reflect upon their own experiences and how values are intrinsically connected to financial decision making.

- Students complete the chart under “me and my peers” and infer what their findings communicate about values in the “And So” column.

Consolidation

- ♦ Providing opportunities for consolidation and reflection
- ♦ Helping students demonstrate what they have learned

Components of Consolidation:

- discussion of student work
- teaching emphasis
- highlights and summary (What did you learn?) Teacher records students' thinking on chart and this is the beginning of co-constructing success criteria
- independent practice

Independent & Whole Class

Students will complete a self reflection piece which allows them to reflect upon and record their learning about finances. They will be required to post their “exit ticket” onto a blogging site, and respond to at least two of their classmates writings online. Their posts must adhere to the online rules of discourse.



Assessment **for** learning

Students complete a brief “exit ticket” to document their learning in this lesson.



Assessment **for** learning

Students should demonstrate that there is an intrinsic connection between an individual's values and the financial decisions they make

Students should demonstrate that they are thinking about how these decisions are made and what they communicate about values and goals.



Differentiation of product: Students can post their “exit tickets” online in a blog format. They must respond to two other reflections of their peers in the class.

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